

CIVICA



6 Step Strategy to Investigate Complaints

Complaints Investigation Toolkit

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Introduction

Our guide to conducting an investigation of a complaint.

This is a six step strategy that can be used to investigate a complaint. This can be adapted to meet the needs of your organisation. Many complaints are unlikely to require a full investigation but complex or serious complaints will need to be investigated, such as where substantial damages or loss are being claimed, complex contractual or accounting issues are involved or serious misconduct allegations have been made about a staff member.

Step 1: Assessment

- Make sure that you understand the complaint and the products and services that caused the problem or complaint to occur.
- Develop an understanding of the complaint from the customer's perspective. Think about how you would be feeling if you were in the customer's situation?
- If you are unsure about what the complaint is about or what the customer expects from you, give them a call, email them or arrange to meet with them.
- Know when and how you can resolve a complaint straight away. If you can take prompt action to resolve the complaint, do so – and confirm back with the customer the action you have taken.
- Know when and how you escalate or refer a complaint. If you do not have the authority or knowledge to handle or resolve the complaint, make sure that you promptly refer or escalate to another staff member. But make sure the customer is kept informed.

Some additional factors to consider:

- Who can provide assistance, advice or the answers you require to resolve the complaint? Colleagues, contact centre, contractors, external suppliers, legal, loss adjusters, service delivery or product development teams.
- Keep track of the time allowed for your evaluation and assessment of the complaint.
- Develop a checklist of major and minor issues.
- Check the status of any third parties involved – be aware of confidentiality and privacy issues.

If in still in doubt consider requesting external advice: possibly even an Ombudsman, regulator or consumer advice organisation.

Some consumer vulnerability issues that might be considered

Is the customer having difficulty in communicating their complaint to you?

Do they need an interpreter or translation help or information in a different format like Braille or audio?

Step 2: Investigation

- Get to know the service or product you are reviewing. What policies, processes, codes of practice, product information, account information, customer literature or service charters are relevant?
- Share details of the complaint with those colleagues or staff members who need to know about it.
- Gather files, correspondence (letters and emails), statements, incident notes and any meeting or telephone call notes
- Allocate time to investigate the complaint fully.
- Describe the chronology of events that gave rise to the problem that lead to the complaint – and any subsequent events following the complaint being made.
- Identify any areas of dispute between the customer and the organisation.
- Target any areas that may need further investigation – and consider the time implications.

Requesting comments from colleagues and partner organisations

- If you need to request comments from a colleague, internal team or partner organisation – agree a deadline date with them for providing those comments back to you.
- Corroborate any statements received – in some situations; you may need to request additional comments or statements based on the comments and information collected.
- Identify areas for further questioning or interviews.
- Request any further action required to mitigate the problem, where necessary.
- If relevant, enter details on to your case management database.

Interviewing

- Interviews can be carried out by phone or in person. When interviewing:
- Establish who you need to interview, where and when.
- Think about what information you need.
- Keep a record of your discussion and highlight any key points.
- Be sensitive to any vulnerability issues.
- If interviewing the customer, make sure the customer knows who you are and how to contact you.
- Listen carefully.
- Do not promise the unachievable – to either the customer or colleagues.
- Ask relevant questions and guide the conversation.
- Summarise and agree the next action steps before ending the interview.

Keep the customer informed. If your response to the complaint is going to be delayed for any reason let them know, and give reasons why, such as a need to get information from other agencies or a need to carry out product testing.

Step 3: Weighing the evidence

When you have collected your evidence:

- Challenge it!
- Look behind it!
- Do you need more?

Look out for common pitfalls, such as:

- Incorrect computer data.
- Information on computer is different to information held on paper or email copies.
- Staff members have been mistakenly working to old versions of policy manuals or process documents.
- Gaps in policy or process.
- Failure to relate to mitigating circumstances (especially where a consumer vulnerability has been identified).
- Misfiling of correspondence or incorrectly allocated transactions.
- Failure to trace the shadow of missing correspondence.
- Check customer history, they may be confused and be referring to another matter.
- Incorrect progression of a case – missing out a key process step.
- Cheque received or direct debit set-up but no payment registered against the customer account.
- Customer able to provide evidence of product being collected for return – but not registered as having been received within the organisation.

Measure the evidence against:

- Legislation, regulations and guidance circulars.
- Internal policies and procedures: make sure you are up to date on local policies and procedures.
- Product literature: Does your consumer information clearly explain how the product should be used?
- Service charters: was the service delivered to the required standard?
- Terms and conditions: do they describe the circumstances correctly or are they ambiguous or unclear?
- Precedent: has reasonable action already been taken when similar complaints have been handled?
- Contract: what arrangements exist between third-party suppliers and your organisation – are they dealing with the situation complained about effectively?

If your evidence is not clear-cut:

- You can re-interview to confirm details and focus in on any contradictions.

- You can look for more evidence.
- You can get a legal opinion.
- You can ask for advice from another team or department or organisation (or ombudsman or a regulator where appropriate).

If you need more time because you need to gather more evidence or hold further discussions, phone the customer and send a holding response – but make sure that you explain why your response is being delayed.

Your actions should build the customer's confidence in your handling of the complaint – and improve the customers' view of your organisation. If you have to get advice or evidence from any third parties, you should set deadlines for this information to be returned to you. This will help to get the information on time.

Don't twist the circumstances – this can damage the position of your organisation at a later date.

Step 4: Correcting mistakes

Your investigations are going to uncover mistakes. You may discover that a mistake has been made, a product has failed, or something has simply gone wrong with a process. This is the benefit of complaint handling – the customer is giving you the opportunity to find out why something has gone wrong and take action to put things right and prevent the same problem from occurring again.

- Talk to your colleagues so that they will know what to expect in advance. If you discover a mistake, let the relevant manager know.
- Try to sort out the mistake.
- Contact other parties who may be involved, such as third-party suppliers.
- Take positive steps to avoid repetition of the problem

What mistakes do you need to put right?

- Providing a faulty product or poor-quality service.
- Unreasonable delay in providing a service or product.
- Failure to provide a service to a published standard.
- Failure to comply with regulations or the law.
- Failure to follow a policy, rule or procedure.
- Unfair discrimination against a customer.
- Failure to tell customers about their rights or entitlements.
- Inaccurate or misleading advice being given to a customer.
- Unsuitable or inappropriate product or service knowingly being sold to a customer.
- Poor or unclear communications with the customer.

Step 5: Putting things right

Putting things right at an early stage gives you a greater chance of satisfying a customer – and saves you time!

A complaint should be used as an opportunity to look at what you can do to improve the way things are done – even if a mistake has not been made.

Finally, be prepared to carry a feeling of uncertainty... but not a doubt that you have acted unfairly!

What can you do to put things right?

The specific actions that can be taken will be dependent on your organisation but might include:

- Say sorry to the customer.
- Provide a fix to a service or replacement product to the customer.
- Provide information or an explanation to the customer.
- Review customer literature (leaflets, poster, FAQ and so on).
- Review an operational process.
- Review contractual or SLA agreement with a third party supplier.
- Request a review of a policy.
- Arrange training or guidance for staff members.
- Take action to address under-performance.
- Make a goodwill gesture or give a refund.

The objective – when putting right a mistake – must be to put the customer back to the position that he or she would have been in but for the mistake. If the customer made a mistake, you will need to be tactful and give guidance for the future.

What else can you do to put things right?

Be inventive – impress your customers with your creative solutions to complaints! What about arranging a special day out for a family disadvantaged by unreasonable delays in delivering a high value service to them? You may want to invite a customer who shows an active interest in your products or services to be a 'mystery shopper' for you.

Assessing financial redress

When assessing financial redress think about the following:

- Have the customer's own actions or lack of action added to the problem?
- Has money due to the customer not been paid?
- Has our mistake caused the customer to, quite reasonably, incur costs?
- Has our mistake caused the loss of a non-monetary benefit for the customer?
- Has something owned by the customer lost value because of our mistake?
- Has our mistake caused the customer to miss an opportunity to do something?
- Has our mistake caused inconvenience, stress, anxiety, frustration, worry or uncertainty to the customer?

- Has our mistake led to the customer having to pay for professional advice?
- Have you checked whether any statutory regulations or contractual agreements require the payment of compensation to the customer?
- Has the customer been put to considerable time and trouble in pursuing the complaint?
- How long did we take to resolve the matter?
- How much time and effort was required by the customer?
- What difficulties did the customer experience?
- How inadequate were our previous responses?
- Did we act deliberately as opposed to simply getting things wrong?
- Did the customer incur any minor or generally un-quantified expenses? Postage, travel costs, loss of earnings and so on

Step 6: Respond

An effective written response can reassure a customer and demonstrate the professionalism and commitment to customer service of your organisation.

A response should concentrate, where possible, on the positives and show the customer that you understand their feelings.

If you are writing a letter or email to communicate the findings of your investigation and respond to the complaint:

- Open with a clear statement to show that you are responding to the complaint.
- Definition of the complaint: this shows the customer that you have understood his or her complaint.
- Give your understanding of the complaint in a logical sequence.
- Summarise the facts you have considered and your findings – explain what you have found and give reasons.
- Explain the use of any precedent or attempts to consider the balance of probability when weighing the evidence being considered.
- Explain your decision – give any good news first – and clear up any queries raised in the complaint.
- Close with a goodwill statement.

Signposting the next escalation step

Good practice – and many industry-specific complaint handling regulations – require responses to 'signpost' the contact point for any escalation of the complaint. This might be a manager or specialist team, Chief Executive's office or external body, such as an Ombudsman or adjudication scheme.

Communicating the payment of financial redress

Use appropriate wording and question whether you need to use formal or official words like 'full and final settlement' or 'without prejudice'. These are legal terms and, although appropriate when handling a legal claim, do not need to be used when handling most customer complaints.

If financial redress should be paid to the customer – pay it! Why initiate a process of 'offering' compensation when you have assessed the amount to be paid? An offer of compensation will often be considered by the customer to be exactly that – an offer with potential for negotiations to produce a higher offer. However, if the customer receives a complaint response together with a cheque or notification that payment has been or will be credited into an account, that will far more likely initiate customer acceptance of the resolution attempt.

If payment cannot be immediate, advise the customer of the intended time scale for processing the payment.

A quality response

Your responses should always be proofread and revised.

Always read through your response (ideally, more than once) and, if possible, someone else should look at it before the response is sent to the customer.

Style guidelines

- Some general style guidelines

- Use a strong, clear typeface: such as Arial
- Use a font size around point 12
- Separate paragraphs with a double line space
- Never use full CAPITALISATION (unless you want your words to shout at your customer!)
- Use bold type to emphasise words
- Use open punctuation
- Use headings if the letter needs to be split into sections
- Choose everyday words: use words like “try” instead of “endeavour”; “home” instead of “dwelling”; “about” rather than “with regard to”
- Avoid lots of legal words: such as “at your earliest convenience”, “enclosed herein”, “your good selves”.
- Try not to be sexist: avoid writing that carries a bias towards one gender or another
- Avoid abbreviations: use “for example” instead of “e.g.”.

Author

[Michael Hill](#) is the Complaint Management Expert at Civica. Previously Michael ran his own complaint management consultancy, and is the author of two books, “Complaints management. Turning negatives into positives” and “Effective complaint management”. Also chair of the British Standards committee that designed a new complaint handling standard for the UK (BS 8543). He also represents the UK at International Standards Organization (ISO) events that debate complaint handling standards

About Civica Case Management

The Civica Case Management team enjoy the benefits of being part of the wider Civica group, giving us the freedom to help organisations of all types to better manage complaints and feedback, with the support and resources of a global company. Our business is the coming together of two key areas of expertise - software design and cloud architecture coupled with a deep understanding of complaint management, as both a process and the practice of consumer redress.

Our experience of system design and project management of enterprise level complaint, feedback and case management solutions in highly secure and regulated environments such as finance, local government, health and social care, central government departments and regulatory bodies stretches back over 25 years.

Our professional experience of complaint management goes back equally as long. Whether turning around customer service operations of public bodies by helping repair relationships with citizens, improve perceptions and re-build reputations; or providing the complaint management expertise to help finance operations in the UK, Europe, North America and APAC meet the demands of local and international regulatory frameworks.

Few understand how to apply technology to meet the complaint management objectives of today's regulated environments as well as us. Critical to this is uncovering the trends within complaint data and applying it for the purpose of Quality Management and Continual Improvement. Quite simply, we're better at Complaint Management because we love turning negatives into positives.

Contact us

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